

Amanda Hilbert

COMMON SCHOOL COURSE.

8

Miscellaneous Business Forms.

8

Spencerian  
SYSTEM OF  
Penmanship

R. C. SPENCER  
W. C. SPENCER  
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P. R. SPENCER JR.  
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BUSINESS SERIES.

- Book 8. *Miscellaneous Business Forms.*
- Book 9. *Single Entry Bookkeeping.*
- Book 10. *Connected Business Forms.*
- Book 11. *Double Entry Bookkeeping.*

REVISED

EDITION

STANDARD LETTERS.

A B C D E F G H I J K L M  
N O P Q R S T U V W X Y Z &  
abcdefghijklmnopqrstuvwxyz  
\_\_\_\_\_ 1 2 3 4 5 6 7 8 9 0 \$ \_\_\_\_\_

OPTIONAL LETTERS.

A A A A A\_ B B B B B\_ C C C C C  
1 2 3 4 5\_ 1 2 3 4 5\_ 1 2 3 4 5  
D D D D D\_ E E E E E\_ F F F F F  
1 2 3 4 5\_ 1 2 3 4 5\_ 1 2 3 4 5  
G G G G\_ H H H H H\_ I I I I I\_ J J J J J  
1 2 3 4\_ 1 2 3 4 5\_ 1 2 3 4 5\_ 1 2 3 4 5  
K K K K K\_ L L L L L\_ M M M M M  
1 2 3 4\_ 1 2 3 4\_ 1 2 3 4 5  
N N N N N\_ O O O O O\_ P P P P P  
1 2 3 4\_ 1 2 3 4\_ 1 2 3 4  
Q Q Q Q Q\_ R R R R R\_ S S S S S\_ T T T T T  
1 2 3 4\_ 1 2 3 4\_ 1 2 3 4\_ 1 2 3 4  
U U U U U\_ V V V V V\_ W W W W W  
1 2 3 4\_ 1 2 3 4\_ 1 2 3 4  
X X X X X\_ Y Y Y Y Y\_ Z Z Z Z Z &  
1 2 3 4\_ 1 2 3 4\_ 1 2 3 4

FINAL FORMS

cknpqrst\_ & dfgkrstuyz  
2 2 2\_ 3 3 3\_ 4 4\_ 5 5\_ 6 6\_ 7 7 7\_ 8 8\_ 9 9\_ \$

## COPY BOOK NUMBER EIGHT.

This is a Common School writing book of **Business Forms**, giving in its various lessons such **business papers as every man has occasion to use** with more or less frequency. These papers consist of Bills; Receipts; Notes—negotiable and non-negotiable—on time, on demand, with and without interest; Drafts; Checks, showing various ways of indorsing, etc. There are also given forms for the beginning and ending of official, business, and social letters, and **letters in full and of the proper size and shape**, for inclosure in the various sizes of Government envelopes. These envelopes are then actually presented for superscription by the pupil. In every case the **script models are given in full** before the eyes of the pupil, and not in the letter-press on the cover.

The advance from the two-line copies of No. 7 to **business forms occupying four or more lines**, and interspersed with many Capitals and Numerals, would be too hard and abrupt were it not in some degree modified by copies of about the same length, containing but few capitals. Copies 1, 2, 3, cover this **intermediate ground**, and it will be well for the pupils to memorize them. Not only should they be taught correct Business Forms, but there should be inculcated and impressed upon their minds such a **code of business morals** as will tend to keep them through life strictly within the line of duty. With this idea in mind these selections from standard authors are given.

The same may be said of the copy on page 24. This belongs to the group on the first three pages, and what is said about those copies will apply to this. Coming at the end of the book, it will be a good test of the pupil's improvement, and, after being written, it should be compared with pages 1, 2, 3.

In writing the **BUSINESS PAPERS** which follow, it is hoped that pupils will familiarize themselves with the location of every part, and the peculiar language employed in each.

### RECEIPTS.

A **receipt** is a written acknowledgment of the taking of goods or money, and is the simplest of all business papers, requiring little intelligence to make a valid paper.

"John Smith has paid me ten dollars, which is all he owes me," with date and signature, is **just as valid a receipt** as "Received of John Smith ten dollars in full of all demands," with date and signature, although the latter would be the usual business form.

A receipt may be **in full**, or it may be **in part payment**. It may be **for goods in store**, valuables entrusted for safe keeping, or valuable papers loaned temporarily for a specific purpose; but for whatever the receipt is given, it **should be distinctly stated in the receipt itself**.

When it is a receipt for money, **the amount** is usually written in the body of the receipt, and also put in figures either in the lower or the upper left corner. After studying and copying the model on page 4, write out fictitious receipts for each item mentioned above.

In receipts and other business papers, when the figures do not agree with the amount as written, the latter is considered the correct amount.

### BILLS AND INVOICES.

A **bill** is an account of goods sold and delivered, services rendered, or work done.

An **invoice** (Fr. *envois*, things sent), is a written account of merchandise sent to a purchaser with the value or prices, and charges annexed.

As a rule an invoice covers goods purchased and shipped on one day or date. A bill frequently includes items of purchases extending over a considerable period. The date at the head of a bill shows the time when it was made out. The date of each item is placed opposite it in the date column. In invoices and in bills of purchases all made at one date, this column is generally used for the numbers or quantities of the several items.

**Paid or Received Payment**, with name and date, should be written at the bottom when the bill is paid.

## NOTES.

A **promissory note** is a written or printed paper, acknowledging a debt and promising payment. If signed by one person it is called an **individual note**. If signed by two or more persons, who jointly and severally promise to pay, it is called a **joint and several note**.

**Non-negotiable notes** are those that are payable to a particular person named in the note, and to no one else.

**Negotiable notes** are those that are payable to a person, or to his order, by indorsing, or writing his name on the back. (See **CHECKS**). Such a note may be transferred from one person to another. It may at any time be made non-negotiable by indorsing it "Pay to — only."

Notes are usually payable a **given time from date**. A common form is **on demand**, which means that they are to be paid when the holder of the note wants the money.

Notes may be **with interest or without**. When with interest it should be specified, "**with interest**." Sometimes the interest is added to the principal and included in the amount of the note without the word interest being expressed. Thus, \$100 for three months, at 6 per cent. is in effect \$101.50 payable three months from date.

A note should always contain the words "**value received**," either at the beginning or end. Study models on pages 8, 9, and 10.

Write out notes of the various kinds mentioned above, supplying names, dates, amount, and time.

### DRAFTS.

A **draft** is an order on a person, firm, or bank, to pay the party named in the draft a specified amount of money. Drafts, according to their construction, are called **Sight Drafts or Time Drafts**.

A **Sight Draft** is to be paid when presented, but in some States three-days' grace is allowed.

**Time Drafts** are of two kinds—one payable a certain number of days **after date**, the other a certain time **after presentation**. Page 11 gives an example of the latter.

**ACCEPTING A DRAFT**.—When a time draft is presented the party who is to pay it writes across the face his name and the date. In effect, he thus gives his note to be paid at maturity.

### CHECKS.

A **check** is an order for money, drawn on a bank or banker, and is payable at sight.

On pages 12 and 13 models are given which differ only in two particulars. The one on the **First National Bank** has the number and amount at the **left end of the check**. The other form of check has the number and amount at the **right end**, the number following the date, and the amount in figures following the name of the party in whose favor it is drawn.

The advantage of the latter form is that in running over a large number of checks, it is easier to note the amount and number of each when placed on the right end.

Checks are usually written to the order of—, but sometimes to— or order.

**INDORSING A CHECK**.—To indorse a check, the party to whom it is payable turns the check face down with the left end from him, and (1) **writes his name across one or two inches from the upper end**.

(2) If it is to be given to a person to collect or indorse, he writes **pay to the order of—**, and signs his name.

(3) If it is given to a party, to be paid only to that party, he indorses it by writing above his signature **pay to—only**.

When deposited by messenger checks are usually indorsed for **deposit only in—Bank**, followed by the name of the indorser. This is a protection if lost or stolen on the way.

If the person indorsing a note or check wishes to be relieved from further responsibility he writes after his name **without recourse**.

A **certified check** is one having a memorandum on its face made by a bank officer, showing that the maker has a deposit covering the check, and that the check is charged against that deposit.

### DAYS OF GRACE.

When a note is given or a time draft accepted the time of payment is distinctly stated. In most States, custom allows three additional days (unless the last day is a Sunday or a holiday, in which case only two are allowed) in which to pay the amount of the note. These days are called days of grace. This rule does not apply to demand notes, and, except in a few States, not to sight drafts.

## USE OF CAPITAL LETTERS.

**Receipts, Notes, Checks, and Drafts** are usually printed in blank, and names, dates, and amounts written in. Out of this has arisen a variety of methods which, if not strictly in accordance with grammatical rules, have the sanction of custom, and custom is a law unto itself. Strictly speaking, the amount should be written in small letters, thus, "nine hundred fifty-six 50/100 dollars"; but it has been proved by experience that the alteration or "raising" of checks is much more difficult when the words are written with frequent capital initials, and so grammar is sacrificed to commercial safety, and the amount is usually written, "Nine Hundred Fifty-six 50/100 Dollars." For the same reason as few words as possible should be used, and "Thirty-six Hundred Dollars" is generally preferred to "Three Thousand Six Hundred Dollars," as affording less room for fraud.

In regard to the fraction of dollars, the 100, if printed in blanks, is close to the word "Dollars," and a dash is drawn between that and the rest of the amount; but when written in, it comes directly after the amount, and a dash is made between it and the word "Dollars," thus, "Nine Hundred Fifty-six and 50/100—Dollars." If there are no fractions of a dollar it is often written, "Nine Hundred Fifty-six no/100—Dollars."

## LETTER WRITING.

Only a few brief hints can be given in the limited space at our disposal. Much may be learned by careful study of the models in this book, on pages 14, 16, 18, and 20.

Every complete letter is made up of the following parts:

- |                                      |  |
|--------------------------------------|--|
| 1. Where written.                    | 6. Body of the letter.                                       |
| 2. When written.                     | 7. Complimentary closing.                                    |
| 3. To whom written.                  | 8. Name of writer.   |
| 4. (Official position or residence.) | 9. Residence or address, when not same as (1) Where written. |
| 5. Complimentary salutation.         |  |

(1) **Where written** is usually on same line as (2) **When written**, or date. (1) Where written, if at the address of the writer, the address (3) at the close of the letter need not be given. (4) The official position of persons, or their residence, is sometimes given, but this form is not usual in ordinary social or business letters. (5) Complimentary salutation and (7) complimentary closing should be of the same tenor, not one formal and the other familiar.

(6) **BODY OF THE LETTER.**—The following things to be observed and things to be avoided in the body of a letter, together with some general suggestions, we have copied, by permission of the publishers, from Townsend's "Analysis of Letter Writing":

### THINGS TO BE OBSERVED.

- |                          |                     |
|--------------------------|---------------------|
| 1. Punctuation.          | 6. Brevity.         |
| 2. Arrangement of items. | 7. Style.           |
| 3. Spelling.             | 8. Short sentences. |
| 4. Grammatical accuracy. | 9. Abbreviations.   |
| 5. Capital letters.      |                     |

Mr. Townsend gives the following very comprehensive rule for the use of Capital letters in ordinary writing:

Capitalize the first letter of

- |                          |  |
|--------------------------|--|
| 1. Paragraphs.           | 7. Proper adjectives.                      |
| 2. Sentences.            | 8. Heaven.                                 |
| 3. Every line of poetry. | 9. Titles applied to the Supreme Being.    |
| 4. Names {               | 10. Direct quotations.                     |
| 1. Of persons.           | 11. Nouns                                  |
| 2. Of places.            | 12. Verbs                                  |
| 3. Geographical.         | 13. Adjectives                             |
| 4. Names of persons.     | 14. Titles of essays, names of newspapers. |
| 5. Initials of {         | 15. Pronoun I and Interjection O!          |
| 1. Names of places.      | 16. Months and days of the week.           |
| 2. Names of places.      |  |
| 3. Literary titles.      |  |
| 4. Abbreviations.        |  |
| 6. Titles.               |  |

## THINGS TO BE AVOIDED.

*In the Execution.*

*In the Composition.*

- |                                |                |   |
|--------------------------------|----------------|---|
| 1. Interlineations {           | 1. Of words.   | 1. Bombast.                             |
| 2. Blots and erasures.         | 2. Of letters. | 2. Slang words.                         |
| 3. Flourishes and cross lines. |                | 3. Foreign words and phrases.           |
| 4. Underlinings.               |                | 4. Tautology {                          |
| 5. Postscripts.                |                | 1. Of meaning.                          |
| 6. The character &             |                | 2. Of words.                            |
| 7. Figures for words.          |                | 5. Parenthesis.                         |
| 8. Pencil writing.             |                | 6. Punctuating exclusively with dashes. |

The following suggestions, mainly from the same source, should be carefully studied and remembered:

1. All business letters should be carefully kept until at least the matters to which they relate are completely closed, and there can be no further use for them.

2. A copy of all letters of importance should be kept by the writer, especially of such as require an answer.

3. As soon as a letter has been received it should be filed or neatly and evenly folded, its date, name of the author, and the main subject to which it relates, noted on it, and, when answered, the date of the answer should also be given. Thus,

Jones, Smith & Co.  
Recd. August 10/90.  
Draft, \$1,762.  
Answered August 11/90.

4. Never answer an anonymous or impertinent letter, and never write one.

5. Never send a letter exclusively on your own business, and requiring an answer, without enclosing a stamp.

6. Never fold your letter until you have carefully reviewed it for the correction of errors.

7. Answer promptly all letters that require an answer, unless you foresee the delay of a day or two may be of advantage, on account of events that may possibly transpire relating to the subject-matter of them.

8. Always read a letter before folding your answer, to see that every item requiring it has been replied to.

## PAPER AND ENVELOPES.

Letters are usually written on what is known as **note paper** instead of letter size, as formerly.

**Note paper** differs in size from  $4\frac{1}{4}$  to  $5\frac{3}{4}$  inches wide, and from  $6\frac{1}{2}$  to 9 inches long. The larger sizes are called Commercial note. Letter size is about 8 by 10 inches. The small note paper is used for social and wedding invitations; the medium sizes for social correspondence, and the larger for business purposes. For the small size, envelopes are made to enclose the sheet when folded once, exclusive of the original fold at the left. Commercial note folds twice, and the envelope is longer and narrower than that used for the smaller paper. **Letter paper** folds once parallel with the writing, and twice at right angles with it.

Never fold note paper more than twice.

Never use an envelope shorter than the width of the paper.

In addressing an ordinary letter envelope the line upon which the name is supposed to be written should be about equally distant from the top and bottom of the envelope, and each line below should commence further to the right than the one preceding. An oblique straight line should touch the first letter at the left of each line. In addressing a letter to a city put street and number on second line, name of city on the third, abbreviation or initials of State on the fourth. **Where the town is obscure** add the name of the county.

Always place the stamp right side up on the upper right corner. **Never indulge** in any such vagary as using the stamp for a seal.

1

## Business Virtues.

Attention, application, method, accuracy, punctuality and dispatch are the principal qualities required for the efficient conduct of business.

Samuel Smiles.

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### Integrity.

Young man, base all your actions on a principle of right, preserve your integrity of character, and in doing this never reckon the cost.

Amos Lawrence.

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Young man, base all your actions on a principle of right, preserve your integrity of character, and in doing this never reckon the cost.

Amos Lawrence.

### Integrity.

Young man base all your actions on a principle of right, preserve your integrity of character and in doing integrity never reckon the cost.

Amos Lawrence.

## Industry.

It is the philosopher's stone that turns all metals, and even stones, into gold. It conquers all enemies and makes fortune itself pay tribute.

Clarendon.

## Industry.

It is the philosopher's stone that turns all metals, and even stones into gold. It conquers all enemies and makes fortune itself pay tribute.

Clarendon.

## Industry

It is the philosopher's stone that turned all metals, and even stone into gold. It conquers all enemies and makes fortune itself pay tribute

Clarendon.

Receipt, \_ for Rent.

Omaha, Neb. Dec 13, 1890.

**RECEIVED OF** Elmer S. Elwood

Seventy-three **Dollars,**

House rent for current month.

Chas Clinton

*73.00*

Omaha, Neb. Dec 13 1890.

**RECEIVED OF** Seventy-three

House rent **Dollars,**

House rent for current month

Chas. Clinton

Omaha, Neb. Dec 13 1890.

**RECEIVED OF** Elmer S. Elwood

Seventy-three **Dollars,**

House rent for current month

Chas Clinton.



## Receipt, for Money in full of Account.

\$670<sup>50</sup>/<sub>100</sub>

Atlanta, Ga. Nov. 1. 1890.

Received of George Newcome Six  
Hundred Seventy <sup>50</sup>/<sub>100</sub> Dollars in full  
of all demands to date.

A. G. Holmes.

\$670<sup>50</sup>/<sub>100</sub>

Atlanta, Ga. Nov. 1. 1890

Received of George Newcome Six  
Hundred Seventy <sup>50</sup>/<sub>100</sub> Dollars in full  
of all demands to date.

A. G. Holmes.

Atlanta Ga Nov 1. 1890

\$670<sup>50</sup>/<sub>100</sub> Received of George Newcome Six  
Hundred Seventy <sup>50</sup>/<sub>100</sub> Dollars in full  
of all demands to date

A. G. Holmes

## Bill of Goods.

Cleveland, O. Sept 4, 1890.  
 Edwin J. Spain.  
 Bought of Evans & Loomis.

These spaces are ruled for the dates, but the narrow one may be used for the numbers of the items, when all the items are of same date. See next page.	4	prs. Ladies' Gaiters, \$6.		24		
	2	" Mens' Shoes.	5.	10		
	3	" Misses' Gaiters.	2.50	7	50	
	2	doz. Shoe Laces.	.60	1	20	42 70

Cleveland, O. Sept 4, 1890  
 Edwin J. Spain.  
 Bought of Evans & Loomis.

4	prs. Ladies' Gaiters.	\$6	24		
2	Mens' Shoes.	50	10		
3	" Misses' Gaiters	2.50	7	50	
2	doz. Shoe Laces	.60	1	20	42 70

Bill, receipted.

Dubuque, Dec. 26, 1892.

Aaron O. Kuman,

Bought of A. W. Smith.

20	bbls. Baldwins,	\$2.50	50		
15	" Greenings,	3.	45	95	
	Recd. Payment,				
	A. W. Smith.				

Dubuque Dec 26, 1892

Aaron O. Kuman.

Bought of A. W. Smith.

20 bbls. Baldwins      \$2.50    50

15 .. Greenings.      3.    45      95

Recd Payment.

A. W. Smith.

Negotiable Note, Payable in Bank.



Quincy, Ill. Nov 1, 1891

Two months after date I promise

to pay to the order of Homer Kenyon

Eight Hundred Eighteen <sup>00</sup>/<sub>100</sub> Dollars.

at Quincy National Bank

Value received.

No. 240 Due Jan 14, 1892 W. V. Upham



Quincy, Ill. Nov 1, 1891

Two months after dated I promise

to pay to the order of Homer Kenyon

Eight Hundred Eighteen <sup>00</sup>/<sub>100</sub> Dollars.

at Quincy National Bank

Value received.

No. 240 Due Jan 14, 1892 W. V. Upham



Quincy, Ill. Nov 1, 1891

Two months after dated I promise

to pay to the order of Homer Kenyon

Eight Hundred Eighteen <sup>00</sup>/<sub>100</sub> Dollars.

at Quincy National Bank

Value received.

No. 240 Due Jan 14, 1892 W. V. Upham

Negotiable Note.

\$400<sup>00</sup> Newark, N. J., Apr. 14, 1890.

Three months after date, I promise to pay H. Ingram, or order, Four Hundred Dollars, value received.

F. I. Turner.

\$400<sup>00</sup> Newark, N. J. Apr. 14, 1890

Three months after date I promise to pay H. Ingram or order. Four Hundred Dollars, value received.

F. I. Turner.

\$400<sup>00</sup> Newark, N. J. Apr. 14, 1890

Three months after date, I promise to pay H. Ingram, or order Four Hundred Dollars, value received.

F. I. Turner.

## Non-negotiable Demand Note.

\$16<sup>00</sup>/<sub>100</sub>

Janesville, O. Dec. 14, 1889.

On demand, I promise to pay  
to James A. Quinlan Sixteen Dollars.  
with interest, value received.

W. J. Varnum.

\$16<sup>00</sup>/<sub>100</sub>

Janesville, O. Dec. 14, 1889

On demand, I promise to pay  
to James A. Quinlan Sixteen Dollars.  
with interest value received

W. J. Varnum.

\$16<sup>00</sup>/<sub>100</sub>

Janesville, O. Dec. 14, 1889

On demand, I promise to pay  
to James A. Quinlan Sixteen Dollars.  
with interest, value received.

W. J. Varnum.

Draft, at Ten days Sight.

170<sup>00</sup> Concord, N.H. Jan. 8 18 89

At ten days sight — Pay to the  
 order of — Fisher Livingston & Co —  
 — One Hundred Seventy <sup>00</sup>/<sub>100</sub> Dollars.

Value received, and charge the same to account of

To Frank B. Heald } Brooks Barrett  
 No. 471 Greenville, N.H. }

170<sup>00</sup> Concord, N.H. Jan. 8, 18 89

At ten days sight — Pay to the  
 order of — Fisher Livingston & Co —  
 — One Hundred Seventy <sup>00</sup>/<sub>100</sub> Dollars.

Value received, and charge the same to account of

To Frank B. Heald } Brooks Barrett  
 No. 471 Greenville, N.H. }

170<sup>00</sup> Concord, N.H. Jan 8, 18 89

At ten days sight — Pay to the  
 order of One Hundred Seventy <sup>00</sup>/<sub>100</sub>  
 — Fisher Seventy & Co Dollars.

Value received, and charge the same to account of

To Frank B. Heald } Brooks Barrett  
 No. 471 Greenville, N.H. }

Backs of Bank Checks,  
SHOWING VARIOUS WAYS OF MAKING INDORSEMENTS.

2 [ Full Indorsement. ]	1 [ Blank Indorsement. ]	3 [ Restricted Indorsement. ]
<p>Pay to order of W. Knox. A. C. Wade.</p>	<p>A. C. Wade.</p>	<p>Pay to W. Knox only A. C. Wade.</p>

OLD FORM [ Face of Bank Check. ]

No. 921. Boston, April 22, 1890.

**First National Bank,**

Pay to Harper & Kenton, or order,  
 of Four Hundred six <sup>50</sup>/<sub>100</sub> Dollars.

\$ 406 <sup>50</sup>/<sub>100</sub> F. N. Tracey

NOTICE THAT, IN THE NEW FORM OF CHECK, THE SPACES FOR NUMBER AND DOLLARS. ( IN FIGURES ) ARE ON THE RIGHT, WHILE IN THE OLD FORM THEY ARE ON THE LEFT.

NEW FORM [ Face of Bank Check. ]

New York, June 14, 1889. No. 951.

**Empire State Bank**

Pay to the order of A. C. Wade \$ 1400 <sup>00</sup>/<sub>100</sub>

Fourteen Hundred Dollars.

Jas. R. Goodwin.



Backs of Bank Checks,  
TO BE INDORSED LIKE THOSE ON PAGE OPPOSITE.

2	1	3
Pay to order of W. Know  A. C. Wade	A. C. Wade	Pay to W. Know only A. C. Wade

OLD FORM [ Face of Bank Check. ]

No. 921 Boston, April 22, 1890.

**First National Bank,**

Pay to Harper Kenton, or order,  
 Four Hundred Six <sup>50</sup>/<sub>100</sub> Dollars.  
 \$406 <sup>50</sup>/<sub>100</sub> F. N. Tracy

FILL OUT THE FACE OF THESE CHECKS FIRST, LIKE THOSE OPPOSITE.  
THEN WRITE THE INDORSEMENTS IN THE BLANKS AT TOP OF PAGE.

NEW FORM [ Face of Bank Check. ]

New York, June 11, 1889. No. 931.

**Empire State Bank**

Pay to the order of A. C. Wade \$1400 <sup>00</sup>/<sub>100</sub>  
 Fourteen Hundred Dollars.  
 Jas. R. Goodwin

## Business Letters.

Model for Beginning - No.1.

Trenton, N. J., Nov. 1, 1892.  
 Mr. F. D. Fulton,  
 Vienna, Va.  
 Dear Sir: — Your letter of, etc.

---

Model for Ending - No.1.

Yours truly,  
 W. W. Edwards.

---

Model for Beginning - No.2.

410 Wiltton Street,  
 Baltimore, June 18, 1890.  
 Mrs. J. A. Quinn,  
 Linden, La.  
 Madam: — We to-day send, etc.

---

Model for Ending - No.2.

Respectfully yours,  
 A. J. Gilpin.

Trenton. N. J. Nov. 1892.

Mrs. F. D. Fulton.

Vienna, Va.

Dear Sir:— Your letter of. etc.

Yours truly,

W. W. Edwards.

410 Hilton Street

Baltimore, June 18. 1890

Mrs. J. A. Quinn,

Sinden, Va

Madam:— We to-day send, etc

Respectfully yours,

A. J. Gilpin

## Family and Social Letters

Model for Beginning - No. 1

Urbana, O., Jan. 30, 1890.

Dear Father,

We arrived here yesterday, etc.

Model for Ending - No. 1.

Your loving son,

Thomas Frazier.

Mr. W. D. Frazier,  
Irwin, Iowa.

Model for Beginning - No. 2.

115 Beacon St.,

Boston, Nov. 30, 1890.

Dear Friend,

I expect to go west soon, etc.

Model for Ending - No. 2.

Sincerely yours,

Alice Neilson,

Miss Lena Sejune,  
Kenia, Pa.

Urbana O. Jan 30, 1890

Dear Father,

We arrived here yesterday, etc.

Your loving son

Thomas Frazier

Mr. W. D. Frazier,

Irwin. Iowa.

115 Beacon St,

Boston, Nov. 30. 1890.

Dear Friend,

I expect to go west soon, etc

Sincerely yours.

Alice Neilson,

Miss Lena Lena Lejune,

Venia. Pa.

[Heading.]

550 Fulton Street,

[Place.]

[Date.]

[Address.]

New York, Jan. 4 1890.

Messrs. Jones & Wilson,  
725 Grand St., N. Y.;

[Body of Letter.]

[Salutation.]

Gentlemen: I have noticed  
your advertisement for a clerk in  
to-day's paper, and shall be glad  
to secure the situation.

My age is nineteen and I am  
a graduate of the High School of  
Easton. Testimonials as to charac-  
ter, etc are inclosed

If I enter your employment it  
will be my earnest endeavor to serve  
you most efficiently.

Yours very respectfully,

[Complimentary Closing.]

Robert Burgess.

[Signature.]

JONES & WILSON,  
DEALERS IN  
FURNITURE.  
Theo F. Jones.  
Henry Wilson.

725 Grand Street,  
New York, Jan. 5, 1890.

Mr. Robert Burgess,  
550 Fulton St. N. Y.

Dear Sir: — We are in receipt of your letter of the 4th relative to a position in our office. Your letter and testimonials impress us favorably; and we shall be glad to see you at our place of business on Monday next.

Yours truly,  
Jones & Wilson.

This Letter is of about Commercial Note size.

Superscription of Envelope for this Letter is  
— given on page 22. —





## Superscriptions of Letter Envelopes.

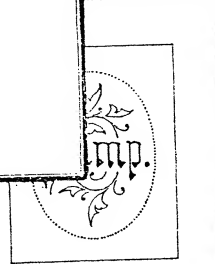
JONES & WILSON,  
DEALERS IN FURNITURE,  
725 GRAND ST.,  
NEW YORK.

Mr. Robert Burgess  
550 Fulton St.,  
New York,  
N. Y.

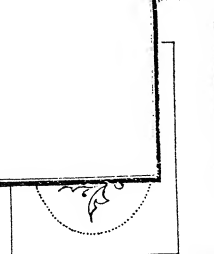


The Envelope at top of page is of Commercial Note size, —  $3\frac{1}{8} \times 5\frac{1}{2}$  inches. The next is Full Letter size, —  $3\frac{1}{4} \times 5\frac{1}{2}$  inches. The lowest Envelope is of Small Note size, —  $2\frac{1}{2} \times 5\frac{1}{4}$  inches.

Messrs. Jones & Wilson,  
725 Grand St.,  
New York,  
N. Y.

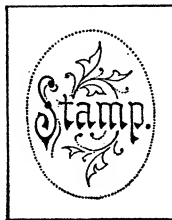


Mrs. W. H. Vincent,  
Bethlehem,  
Wayne Co.,  
Iowa.

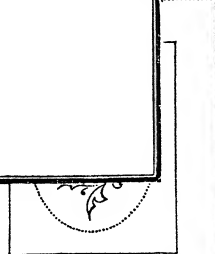
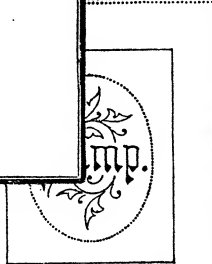


The Envelopes represented on this page conform in dimensions to the Standard sizes in common use.

JONES & WILSON,  
DEALERS IN FURNITURE,  
725 GRAND ST.,  
NEW YORK.



The Envelope at top of page is of Commercial Note size, —  $3\frac{1}{8}$  x  $5\frac{1}{2}$  inches. The next is Full Letter size, —  $3\frac{1}{2}$  x  $5\frac{1}{2}$  inches. The lowest Envelope is of Small Note size, —  $2\frac{1}{4}$  x  $5\frac{1}{4}$  inches.



The Envelopes represented on this page conform in dimensions to the Standard sizes in common use.

## Frugality.

He who is taught to live upon a little owes more to his father's wisdom than he that has a great deal left to him does to his father's care.

Wm. Penn.

# EXERCISES FOR DICTATION, BUSINESS FORMS, ETC.

The limited space of a copy book affords only room for a few models of business papers. There are other business forms that it would be well to have presented, and these are in part supplied on this and the following page.

*A line in the printed models represents a line written in this book or on cap paper.*

## Bill for Work and Material.

Harrisburgh, Pa., June 1, 1895.  
James H. Parker,  
To Samuel L. Avery, Dr.

To 975 feet Hemlock, 4x4, @ \$12.00	\$11 70		
" 6 days' labor on barn, " 2.50	15 00	\$26 70	
Received pay't, by Note @ 30 days. Samuel L. Avery.			

## Account Current.

Galena, Ill., Sept. 20, 1891.  
George L. Sampson,  
In acc't with L. S. Gurney, Dr.

Apr. 9	To 9 yds. Irish Linen, @ 50c	\$4 50		
" 20	" 40 " Brown Sheeting, " 8c	3 20		
" "	" 3 prs. White Blankets, " \$3.00	9 00	\$16 70	
	Cr.			
Aug. 2	By Cash per James Fuller,	6 00		
" 19	" 2 days' work, @ \$4.00	8 00	14 00	
	Balance,		\$2 70	

## Exercises in Bill-making.

I.

Charles Darling bought of Henry Case, Newark, N. J., Jan. 3d, 1893, 15 lbs. "A" sugar at 8½c; 4 pounds tea at 60c; 1 gal. N. O. molasses at 85c; 3½ lbs. cheese at 16c. Make out the bill.

II.

Judson Smith bought of Samuel Kimball, Lawrence, Kansas, March 29, 1890, 17 yds. calico at 7c; April 4, 25 yds. bleached muslin at 11c; May 1, 14 yds. black silk at \$1.75; same date he pays \$5.00 on account; May 15, 1 silk umbrella, \$4.50; 1 rug, \$3.75. Make out the bill.

## Receipt for Merchandise.

Pittsburgh, Pa., Nov. 15, 1891.

Received of A. V. Rexford, Three hundred bushels of winter wheat, to apply upon contract of October 24, 1891.

Benj. P. Riley.

## Exercises in Drawing Receipts.

I.

Samuel Shaw receives of H. D. Howard, at Auburn, N. Y., August 24, 1892, \$150 on account. Write the receipt for \$150, on account.

II.

Write receipt for \$200, paid yourself for services for current month as book-keeper, by R. C. Willard, at Wyoming, Pa., October 31, 1893.

## Due Bill.

\$118.00. Duluth, Minn., Oct. 2, 1892.  
Due Edwin Evans, for value received,  
One hundred eighteen Dollars, payable in  
goods from our store.  
Dumont & Carroll.

## Individual Note payable at Bank.

(Where made.) (Date.)  
\$100.00. Greenville, N. H., June 8, 1889.  
(Time.)  
Thirty days after date, value received,  
(Payee.) (Negotiable phrase.)  
I promise to pay Henry Whitney, or order,  
(Amount.) (Where payable.)  
One hundred Dollars, at the Union Bank.  
(No. of Note.) (Matures.) (Days of grace.) (Maker.)  
No. 50. July 8/11/89. Nathan Farrar.

## Joint and Several Note.

\$800.00. Brooklyn, N. Y., Feb. 24, 1893.  
One year after date, we jointly and  
severally promise to pay Paul Rand, or  
order, Eight hundred Dollars, with inter-  
est from date, value received.  
Robert E. Perkins.  
Ernest R. Ewing.

## Chattel Note.

\$200.00. Hartford, Conn., Feb. 1, 1894.  
Three months after date, I promise  
to pay H. C. Kingdon Two hundred  
Dollars, in groceries from my store, at  
market rates, value received.  
Harvey D. Kinsley.

## Exercises in Making Notes.

I.

Make a sixty-days' negotiable note on interest, same date as bill, to pay the bill of Charles Darling for groceries purchased of Henry Case. (See Exercises in Bill-making.)

II.

Make a ninety-days' Bank Note, interest included, same date as last item in bill, to pay Judson Smith's bill of dry goods purchased of Samuel Kimball.

(See Exercises in Bill-making.)

## Sight Draft—payable on presentation.

\$19.00. New Orleans, Nov. 24, 1890.  
At sight, pay to the order of Almon  
Newton, Nineteen Dollars, value received,  
and charge to account of  
M. A. Nugent.

To M. C. Aldrich,  
Augusta, Ga.

*Draft—payable Thirty days from date.*

\$95<sup>100</sup>. Indianapolis, Ind., Sept. 4, 1893.  
Thirty days from date, pay to the order  
of J. D. Irving, Ninety-five Dollars, value  
received, and charge to account of  
Isaac Jaques & Co.  
To J. V. Zaner,  
Milwaukee, Wis.

*Exercises in drawing Drafts.*

I.

Make a draft payable at sight, in your own name at your own town  
and present date, on Geo. G. Castle, No. 8 Eagle St., Buffalo, for  
Twenty-five Dollars payable to the order of Chas. F. Hurd.

II.

Make a draft payable thirty days after date in your own name at  
your own town, present date, on First National Bank of Plainfield,  
N. J., for Fifty-five Dollars, payable to the order of John W. Jones.

*Bank Check.*

Lowell, Mass., April 15, 1895. No. 351.  
Dime Savings Bank.  
Pay to the order of Lyman Potter, \$95.50  
Ninety-five 50/100 Dollars.  
Harvey Alden.

*Foreign Bill of Exchange.*

These are usually issued in sets of three, and sent by different  
routes or at different times, to guard against accident. The first of a  
set is given below. The second and third of the same set differ from  
the first only in number and in the phrase in parenthesis; which in the  
second is, "(first and third unpaid)," and in the third "(first and  
second unpaid)."

I. *Exchange for* Philadelphia, Pa., May 1, 1893.  
£500. Ten days after sight of this  
First of Exchange (second and third un-  
paid), pay to the order of Henry Harris  
Five hundred Pounds Sterling, value  
received, and charge to account of  
To *Baring Brothers,* } James Hamilton.  
*London, England.* }  
No. 575.

*Letter,—Subscription to a Magazine.*

(Place.) (Heading.) (Date.)  
Glenwood, N. J., Nov. 1, 1890.  
(Address.)  
To the Century Company,  
33 East 17th St., New York.

(Salutation.) (Body of Letter.)  
Gentlemen,—Inclosed find a money  
order for three dollars (\$3.00); for which you  
will please send to my address, as given  
below, the "St. Nicholas Magazine" for one  
year, beginning with the first number of  
the present volume.

(Complimentary closing.) Respectfully yours,  
(Signature.) Geraldine Linsley,  
(Address, when not } P. O. Box 405,  
same as where written.) } Lexington, Ky.

*Letter of Introduction.*

Willard's Hotel, Washington, D. C.,  
Jan. 2, 1894.

Mr. John Q. Walton,  
Xenia, O.,

My dear Sir,—Permit me to intro-  
duce to you the bearer, who is my valued  
friend, Mr. William Vernon. He will make  
a brief visit in your city on his way to  
the West; and any attention it may be  
convenient for you to show him, will not  
only be fully appreciated by him, but also  
cordially reciprocated by

Your friend,  
Walter Xavier.

*Exercises in Letter Writing.*

William Vernon writes from St. Louis, Mo., Jan. 15th, 1894, to his  
friend Walter Xavier, at Willard's Hotel, Washington, D. C., telling  
him how well he was received and entertained by Mr. John Q. Walton  
of Xenia, O., during his visit in that city, and thanking him for the  
above introduction to Mr. Walton.—Write a letter embracing these  
points. Names of persons and places may be changed to those familiar  
to the pupil.

*Choice Selections.*

I. *Energy.*

A man is relieved and gay when  
he has put his heart into his work  
and done his best; but what he has  
said or done otherwise shall give him  
no peace. Emerson.

2. *Attention.*

See that you lose nothing by inat-  
tention and delay; be deliberate and  
sure in forming plans and prompt  
and efficient in their execution.

E. Rich.

3. *Method.*

Early habits of method and regu-  
larity will make a man very exact in  
the performance of all his duties and  
punctual in his payments.

George Crabbe.

4. *Politeness.*

A man endowed with great tal-  
ents without good breeding is like one  
whose pockets are full of gold, but who  
lacks change for every-day use.

Steele.

5. *Truthfulness.*

Truthfulness is the corner-stone  
in character; and if it is not firmly  
laid in youth there will ever after  
be a weak spot in the foundation.

6. *First Make a Bargain*

For everything you buy and sell,  
let, or hire, make an exact bargain at  
first, and be not put off to an here-  
after by one that says, "We shall not  
disagree about trifles."

**MOVEMENT.**

Form, in writing, is the picture of a movement, and movement the result of a proper action of the writing muscles. These muscles, therefore, before we can expect a satisfactory handwriting, are to be rendered strong and supple. This can be done by judicious drill in the Movement Exercises given here and in the other books of this series.

**Finger Movement** is the action of the first and second fingers and thumb. The thumb and second finger are the principal agents in this movement, the forefinger assisting to hold the pen and to regulate its pressure upon the paper. The finger movement alone is inadequate for practical writing. It is used in Exercise 3 and in the downward strokes generally, aided somewhat by the fore-arm.

**Fore-arm Movement** is the action of the fore-arm, from its muscular rest near the elbow as a centre, sliding the hand upon the nails of the third and fourth fingers, the wrist not touching the desk. It can move the hand in any direction, but most easily in a course at right angles to the fore-arm, or nearly so. Exercise 1 is executed with the fore-arm movement.

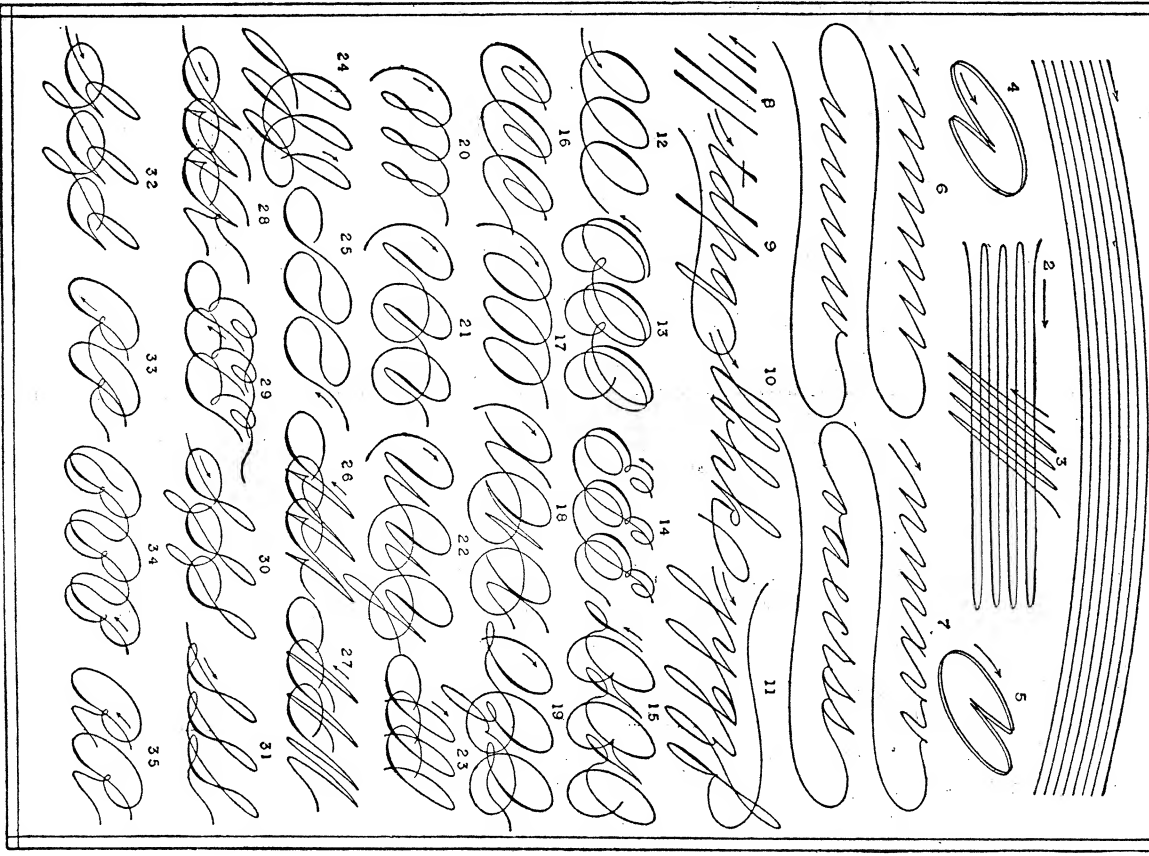
**Combined Movement.**—This is the best movement for practical writing. It unites the fore-arm with the finger movement, the former carrying the hand along, while the latter assists in shaping the letters.

**The Whole-arm Movement** is used in striking large capitals, in flourishing, and sometimes in movement-drill exercises. It consists in the action of the whole arm, from the shoulder, with the elbow raised, the hand gliding upon the nails of the third and fourth fingers. Modified by using the arm rest, it becomes the fore-arm movement.

**DIRECTIONS.**

A number of special drill lessons in position and movements should be given before writing in the copy-books is begun; and thereafter a short movement-drill at beginning of each lesson. Paper folded the size of this book, or blank pages of old copy-books, may be used. Have the pupils move in concert, the teacher counting for each stroke. For example, in Exercise 1, the teacher should say:—Ready, 1, 2, 3, 4, 5, 6, 7, 8; Ready, 1, 2, 3,

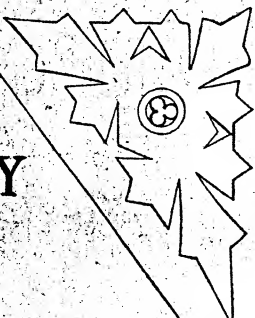

**THIRD**  
**MOVEMENT-DRILL EXERCISES.**  
**SERIES.**



The pupils should move promptly to the counting, making the horizontal strokes with the fore-arm movement, sliding the hand on the nails of the third and fourth fingers, with the wrist off the desk, holding the pen lightly and with its points pressing equally upon the paper. The direction of the pen in executing the exercises is shown by the arrows.

**COUNTS.**

**Exercise 1.** Count 8. Fore-arm, lateral movement. **Ex. 2.** Count 8. Fore-arm, lateral movement. **Ex. 3.** Count 8. Combined movement (chiefly finger). **Ex. 4.** Count 4 and repeat. Combined movement. **Ex. 5.** Count 4. This, and all the Exercises that follow, to be produced with combined movement, the fore-arm action predominating in the lines approaching the horizontal, and the finger action in the strokes on the main slant of letters, or nearly so. For the sake of increasing the speed, the counting of the Exercises which follow is upon the downward strokes, instead of upon every stroke, as in the lower books of this series. **Ex. 6.** Count 1 for each downward line, and 1, 2, 1 for long connecting sweeps right and left. **Ex. 7.** Count each letter by down strokes; thus, 2 for n; 3 for m; 2 for x; 1, dot, for each z; and 1, 2, on the full connecting sweeps. Count 1 for o; 2 for a; 1 for e; 2 for c; 2 for r; 1, dot, for each s; 1, 2, for final sweeps. **Ex. 8.** Count 4. **Ex. 9.** Count 1; 1, 2; 1, 2; 1, 2, 1. **Ex. 10.** Count 1; 1, dot; 1, 2; 1, 2, 1. **Ex. 11.** Count 1; 1, 2; 1, 2; 1, 2; 1, 1, 2. **Ex. 12.** Count 1, 2, 3—one for each downward stroke. **Ex. 13.** Count 1, 2; 1, 2; 1, 2—one for each downward stroke. **Ex. 14.** Count 1, 2, 3, 4; 1, 2, 3, 4; 1, 2, 3, 4. **Ex. 15.** Count 1, 2; 1, 2; 1, 2. **Ex. 17.** Count 1, 2; 1, 2; 1, 2. **Ex. 18.** Count 1, 2; 1, 2; 1, 2. **Ex. 19.** Count 1; 1, 2; 1, 2; 1, 2. **Ex. 20.** Count 1, 2, 3. **Ex. 21.** Count 1, 2, 3. **Ex. 22.** Count 1, 2, 3. **Ex. 23.** Count 1, 2, 3. **Ex. 24.** Begin with the last j to the right. Count 1, 2, 3. **Ex. 25.** Begin at right as in preceding Exercise. Count 1, 2, 3. **Ex. 26.** Count 1, 2; 1, 2; 1, 2. **Ex. 27.** Count 1, 2; 1, 2; 1, 2. **Ex. 28.** Count 1, 2; 1, 2; 1, 2, 3. **Ex. 29.** Count 1, 2; 1, 2; 1, 2. **Ex. 30.** Count 1, 2; 1, 2; 1, 2. **Ex. 31.** Count 1, 2, 3. **Ex. 32.** Count 1, 2, 3; 1, 2, 3; 1, 2. **Ex. 33.** Count 1, 2, 3; 1, 2. The number of p's may be increased. **Ex. 34.** Begin with last B to right. Count 1, 2, 3; 1, 2, 3; 1, 2, 3. **Ex. 35.** Count 1, 2, 3; 1, 2, 3.



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